



INSURANCE PREMIUMS PER PAY

HEALTH BENEFITS				
Coverage	Individual	Single Parent	Couple	Family
Basic option	\$50.66	\$57.02	\$67.90	\$75.97
Option 1	\$63.51	\$71.74	\$85.21	\$95.10
Option 2	\$81.17	\$92.11	\$109.07	\$121.74

DENTAL BENEFITS				
Coverage	Individual	Single Parent	Couple	Family
Option 1	\$18.07	\$20.72	\$24.27	\$26.93
Option 2	\$41.46	\$47.63	\$55.85	\$62.04

INCREASE / REDUCTION PER BENEFIT				
	Health	Dental	Long Term	Life
Increase / Reduction (%)	+8.5 %	+14.3 %	Variable Decrease ⁴	+0.4 %

Notes:

1) Keep in mind that Birks invests in your health by contributing up to \$66.15 (\$1,720 / 26 pays) per pay. Subtract this value from the total amount above for your health and dental benefits.

2) The type of coverage chosen for health benefits must be the same as the one for dental benefits. For example, if you have chosen single parent coverage for health benefits, you must also choose single parent coverage for dental benefits, unless you opted out of either coverage.

3) Applicable tax according to your province of residence (9% in Quebec, 8% in Ontario, and 0% in all other provinces) will be added to the premiums

4) For long-term disability, employees with the non-indexed benefit option will have a decrease of 16.7%, while those with the indexed benefit option will have a decrease of 31.8%. From now on, all employees will be covered by a plan that provides for benefit indexation.